

**Proposed Amendments to the Claims**

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of the Claims:**

1. (Previously Presented) A computer implemented method for billing and payment, comprising:
  - transmitting, to a first of a plurality of payors, bill information representing a first of a plurality of bills from a first of a plurality of billers to the plurality of payors, wherein the first bill is associated with the first payor;
  - receiving a payment instruction from the first payor to pay the first bill based on the transmitted bill information;
  - determining, by a service provider, a credit risk associated with payment of the first bill on behalf of the first payor from an account associated with the service provider;
  - selecting, by the service provider, an account to debit from the group consisting of (i) an account associated with the first payor and (ii) the account associated with the service provider based upon the determined credit risk, wherein the selection of the account is made independently of the first payor and the first biller; and
  - initiating, by a service provider, a payment of the first bill to the first biller based on the received payment instruction and the selected account.
2. (Previously Presented) The method recited in claim 1, wherein:
  - at least one of the account associated with the first payor and the account associated with the service provider is a deposit account.
3. (Previously Presented) The method recited in claim 1, wherein:
  - if the account associated with the first payor is selected for debiting, the payment is initiated by directing preparation of a negotiable instrument payable to the first biller drawn on the account associated with the first payor; and

if the account associated with the service provider is selected for debiting, the payment is initiated by one of (i) directing an ACH crediting to an account associated with the first biller of funds from the account associated with the service provider, (ii) directing another type of Remittance Processing System (RPS) crediting to the first biller of funds from the account associated with the service provider and (iii) directing preparation of a negotiable instrument payable to the first biller drawn on the account associated with the service provider.

4. (Previously Presented) The method recited in claim 3, further comprising:

if the account associated with the service provider is selected for debiting, obtaining funds corresponding to the amount of the payment from the account associated with the first payor.

5. (Previously Presented) The method recited in claim 1, wherein:

the received payment instruction has an associated payment amount; and  
the credit risk is determined based on a relationship between the payment amount and a payment amount threshold associated with at least a portion of the plurality of payors.

6. (Previously Presented) The method recited in claim 1, wherein:

the received payment instruction has an associated payment amount; and  
the credit risk is determined based on a relationship between the payment amount and a payment amount threshold associated with the first biller.

7. (Previously Presented) The method recited in claim 1, wherein:

the received payment instruction has an associated payment amount; and  
the credit risk is determined based on a relationship between the payment amount plus a sum of other payment amounts associated with other payment instructions which have been received from the first payor for payments within a time period and a payment amount threshold.

8. (Currently Amended) An integrated billing and payment system, comprising:

a memory configured to store bill information representing a first of a plurality of bills from a first of a plurality of billers to a first of a plurality of payors, wherein the first bill is associated with the first payor; and

a processor configured to direct transmission of the stored bill information to the first payor, to receive a payment instruction from the first payor to pay the first bill based on the transmitted first information, to determine a credit risk associated with payment of the first bill on behalf of the first payor from an account of a service provider, to select an account to debit from the group consisting of (i) an account associated with the first payor and (ii) the account associated with the service provider based upon the determined credit risk, and to initiate a payment of the first bill to the first biller based on the received payment instruction and the selected account, wherein the selection of the ~~debit type~~ account is made independently of the first payor and the first biller.

9. (Previously Presented) The system recited in claim 8, wherein:

of the account associated with the first payor and the account associated with the service provider is a deposit account.

10. (Previously Presented) The system recited in claim 8, wherein:

if the account associated with the first payor is selected for debiting, the processor is further configured to initiate the payment by directing preparation of a negotiable instrument payable to the first biller drawn on the account associated with the first payor; and

if the account associated with the service provider is selected for debiting, the processor is further configured to initiate the payment by one of (i) directing an ACH crediting to an account associated with the first biller of funds from the account associated with the service provider, (ii) directing another type of crediting to the first biller of funds from the account associated with the service provider, and (iii) directing preparation of a negotiable instrument payable to the first biller drawn on the account associated with the service provider.

11. (Previously Presented) The system recited in claim 10, wherein:

if the account associated with the service provider is selected for debiting, the processor is further configured to obtain funds corresponding to the amount of the payment from the account associated with the first payor.

12. (Previously Presented) The system recited in claim 8, wherein:

the memory is further configured to store a single payment amount threshold associated with at least a portion of the plurality of payors;

the received payment instruction has an associated payment amount; and

the processor is further configured to determine the credit risk based on a relationship between the payment amount associated with the received payment instruction and the stored single payment amount threshold.

13. (Previously Presented) The system recited in claim 8, wherein:

the memory is further configured to store a respective payment amount threshold associated with the first biller;

the received payment instruction has an associated payment amount; and

the processor is further configured to determine the credit risk based on a relationship between the payment amount and the stored respective payment amount threshold associated with one of the first payor and the first biller.

14. (Previously Presented) The system recited in claim 8, wherein:

the memory is further configured to store a payment amount threshold;

the received payment instruction has an associated payment amount; and

the processor is further configured to compute a sum of the payment amount associated with the received payment instruction and other payment amounts associated with other received payment instructions for other payments within a time period, and to determine the credit risk based on a relationship between the computed sum and the stored payment amount threshold.

15. (Currently Amended) An integrated billing and payment network, comprising:

a communications network;

a first station, associated with a service provider, configured to transmit to a first of a plurality of payors via the communications network, bill information representing a first of a plurality of bills of a first of a plurality of billers for the plurality of payors, wherein the first bill is associated with the first payor; and

a second station, associated with the first payor, configured to receive the transmitted bill information via the communications network, to present the first bill to the first payor based on the received bill information, and to transmit, via the communications network, a first payment instruction to pay the presented first bill;

wherein the first station is further configured to receive the first payment instruction via the communications network, to determine a credit risk associated with payment of the first bill from an account of a service provider, to select an account to debit from the group consisting of (i) an account associated with the first payor and (ii) the account associated with the service provider based on the determined credit risk, and to initiate payment of the first bill to the first biller based on the received payment instruction and the selected account debit-type, wherein the selection of the account is made independently of the first payor and the first biller.

16. – 20. (Canceled).

21. (Previously Presented) The method recited in claim 4, wherein obtaining funds corresponding to the amount of the payment includes directing an ACH debit from the account associated with the first payor.

22. (Previously Presented) The method recited in claim 5, wherein:

the credit risk is determined based on a relationship between the payment amount and a payment amount threshold associated with one of: (i) the first payor, (ii) at least two of the plurality of payors, wherein the at least two payors includes the first payor, and (iii) all of the plurality of payors.

23. (Previously Presented) The system recited in claim 11, wherein the processor is configured to obtain funds corresponding to the amount of the payment by directing an ACH debit from the account associated with the first payor.

24. (Previously Presented) The system recited in claim 12, wherein the memory is configured to store the single payment amount threshold associated with one of (i) the first payor, (ii) at least two of the plurality of payors, wherein the at least two payors includes the first payor, and (iii) all of the plurality of payors.

25. (Previously Presented) The system recited in claim 13, wherein the memory is further configured to store a respective payment amount threshold associated with one of (i) each of the plurality of payors and (ii) each of the plurality of billers.

26. (Previously Presented) The system recited in claim 14, wherein the other received payment instructions for other payments with the time period are associated with the first payor.